

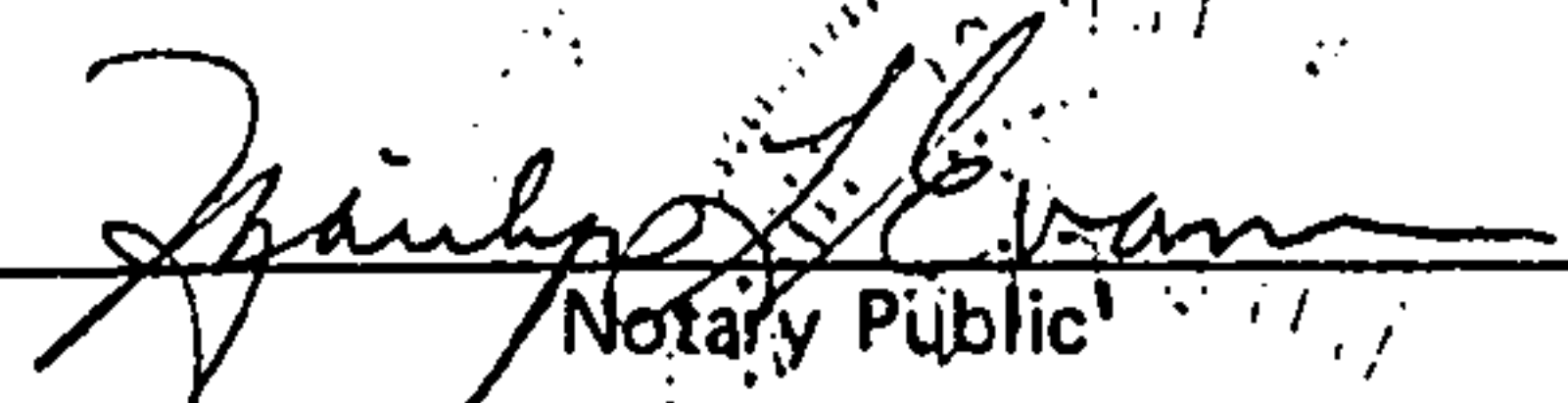
STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 10th day of July, 1986, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared

Roy C. Wetzel and Jeannette L. Wetzel, his wife -----

and acknowledged the above and foregoing Deed of Trust to be their act and deed.

WITNESS my hand and Notarial Seal.


Notary Public

STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 10th day of July, 1986, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared

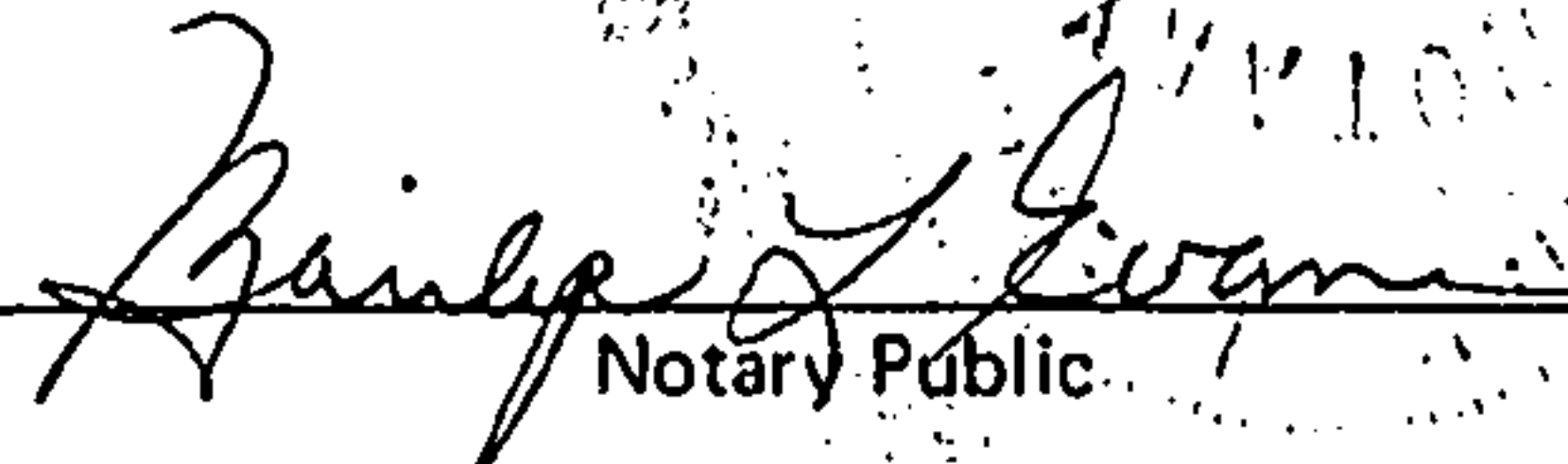
Betty W. Crum, Cashier of and Agent

the agent of the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said Deed of Trust is true and bona fide as therein set forth and that the actual sum of money advanced at the closing transaction by the secured party was paid over and disbursed by the party or parties secured to the Borrower or to the person responsible for disbursement of the funds in the closing transaction or their respective agent at a time no later than the execution and delivery by the Borrower of this Deed of Trust; and also made oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit. On behalf of Woodsboro Savings Bank.

WITNESS my hand and Notarial Seal.

My Commission expires:

July 1, 1990


Notary Public

DEED OF TRUST
INDEXED

TO

Roy C. Wetzel

Jeannette L. Wetzel

Russell N. Flanagan

James McSherry

Mail to:

Woodsboro Savings Bank
5 North Main Street
Woodsboro, MD 21798